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**RESPONSE UNDER 37 C.F.R. § 1.116
EXPEDITED PROCEDURE REQUESTED
EXAMINING GROUP 3692**

PATENT

Attorney Docket No. 05793.3065-00000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Keira Brooke Bard et al.)	Group Art Unit: 3692
)	
Serial No.: 09/880,777)	Examiner: Ojo Oyebisi
)	
Filed: June 15, 2001)	Confirmation No.: 7834
)	
For: SYSTEM AND METHODS FOR)	
PROVIDING STARTER CREDIT)	
CARD ACCOUNTS)	

Mail Stop AF

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REQUEST FOR RECONSIDERATION

In reply to the final Office Action mailed July 19, 2007, the period for reply to which extends through October 19, 2007, Applicants respectfully request reconsideration of this application in light of the following remarks:

Remarks/Arguments begin on page 2 of this paper.